

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

CHRISTOPHER NEIL BROWN

S.S. No.: xxx-xx-0669

Mailing Address: 806 ROYAL OAKS DR, Durham, NC 27712-

Case No. 10-80610

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 6, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 26, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 3/9/10

Lastname-SS#: Brown refile -0669

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS - a FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS - a 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Citifinancial Auto		\$14,929	5.00	\$83	\$321.51	2005 Pontiac Grand Prix
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$3,000

SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount**

DMI= None(\$0) None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$353** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **9.05** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Duke Hospital
Billing and Collections
Post Office Box 3095 HBO-AR
Durham, NC 27710-3095

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Durham County Tax Collector
P.O.Box 3397
Durham, NC 27702

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Accredited Home
16550 West Bernardo Drive
Bldg 1
San Diego, CA 92127

First Citizens Bank**
Post Office Box 1580
Roanoke, VA 24007-1580

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America **
Post Office Box 15019
Wilmington, DE 19886-5019

Ford Motor Credit
National Recovery Center
Post Office Box 6508
Mesa, AZ 85216-6508

Experian
P.O. Box 2002
Allen, TX 75013-2002

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

HSBC/Yamaha
90 Christiana Road
New Castle, DE 19720

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Citifinancial Auto**
Bankruptcy Department
PO Box 9578
Coppell, TX 75019-9578

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Financial Services
Post Office Box 451
Durham, NC 27702-0451

Mortgage Lenders USA
213 Court Street
Middletown, CT 06457

NCO Financial Services **
507 Prudential Road
Horsham, PA 19044

None

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Private Diagnostic Clinic, PLLC
P.O. Box 900002
Raleigh, NC 27675-9000

Security Collection Agency**
Post Office Box 910
Edenton, NC 27932

Shelby Jean Brown
806 Royal Oaks Drive
Durham, NC 27712